

## Self Employment Motivation of National Youth Service Corp Members in Nigeria

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**ABSTRACT:** *The focus of this study was aimed at investigating effects of entrepreneurial skills acquisition on self-employment, as to redress the ills of unemployment in Nigeria. The study which was designed as a descriptive survey evaluated the mediating effects of psycho- social factors on the relationship between entrepreneurial skills acquisition and self-employment in Nigeria. Instrument for data collection was close ended questionnaire, which was designed with five options: strongly agree, agree, undecided, strongly disagree and disagree; in line with the five (5) points modified Likert scale. The instrument was tested for validity and reliability and found suitable for the study. The population of the study was Twenty-Two Thousand, Eight Hundred and Seventy Six (22,876), serving National Youth Corps members in South- East, Nigeria. Using Borg and Gall (1973) technique, sample size of Four Thousand, Four Hundred and Twelve (4412) was deduced, though the study was conducted using 4,400 copies of questionnaire that were received fully completed and usable. Data generated from the study were analyzed using descriptive statistics: tables, frequencies, percentages, graphs, pie charts and histograms. Five distinct hypotheses were formulated to guide the study, and were tested using Ordinary Least Square (OLS) regression inferential statistics, with the help of e-view, version 9. All tests were carried out at significance level of 0.05 and 10% degree of freedom (df). The study revealed that entrepreneurial skills variables: business skills, technical skills and personal entrepreneurial skills have significant positive effects on self-employment in Nigeria. The study also established that psycho- social factors (self- motivation and social influence) have significant positive effect on self-employment in Nigeria. The research concluded that with adequate effort in motivating the students and enhanced positive social influence, entrepreneurial skills acquisition will encourage nascent entrepreneurship activities and stimulate existing entrepreneurs to high performance. Hence the study recommended, among others that tertiary institutions and other entrepreneurial training centres should enrich their curriculum with business skills, technical skills, personal entrepreneurial skills, and also planned activities that will motivate students and provide positive social influence, to ensure that entrepreneurial skills acquisition generates enterprise creation and reduce the problem of unemployment in Nigeria.*

**KEY WORDS:** entrepreneurial skills, self- employment, self- motivation, social influence.

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## INTRODUCTION

Nigeria was among the richest 50 countries in the world, though the trend dropped tremendously as Nigeria is now about the 25<sup>th</sup> poorest country in the world (UNDP, as cited by Okafor, 2019). Nigeria being one of the oil product exporting nation in the world, cannot boast of a reasonable employment rate for the citizens. Chukwubuike (2008) infers that youth's full-time unemployment rate has continued to increase rapidly. This trend is as a result of mismanagement of priorities and poor management. Abimbola, Oluwa and Paul (2016) opined that entrepreneurship has the prospect of assisting the youths and society at large in changing the narrative. Ihugbe, Odii and Njoku (2013) suggested that entrepreneurship and self-employment could uplift the youths from the present state. Sharing similar view, Idemobi (2015) stressed that entrepreneurship can lead to self-sufficiency and economic buoyancy of the people. Despite all efforts at addressing the problem of Youths unemployment in Nigeria, graduate unemployment rate has increased from 18% in 2014 to 22% in 2015 (Achinewhu- Nworgu, Azaiki, Babalola & Achinewhu, 2015). This trend has been on increase as it is clear that mass unemployment is a feature of Nigerian economy (ITF, 2018). Studies have shown that entrepreneurial skills acquisition has been proved to lead to enterprise creation in many countries of the world (Ekpe, Razak, Ismail & Abdullah, 2012). Skills acquisition was found to have positive effect on entrepreneurial activity in Nigeria (Ikegwu, 2014), in France (Branca, 2008), in Germany (Stohmeyer, 2007) and in Malaysia (Sumian & Buntat, 2012). However, there is scarcity of studies that measure the relationship between entrepreneurial skills acquisition and enterprise creation, with psycho-social factors (self-motivation and social influence) as mediators (Ekpe & Razak, 2016); especially in developing countries like Nigeria. Udida, Ukwayi and Agodo (2012) and Ekpe et al. (2012) confirmed that self-motivation can aid or hamper skill acquisition from leading to enterprise creation. Social environment was found to affect entrepreneurial intentions in China (Yun & Yuan-qiong, 2010). Also Kruger (as cited in Ekpe, 2017) identified a weak relationship between social norms and entrepreneurial activity. In other study, Nasurdin, Ahmed and Lin. (2009) found that social influence did not have any significant relationship with entrepreneurial intentions in Malaysia. The reviewed literature has shown a mix finding on this subject. Also there have not been studies that investigated the moderating effect of psycho-social factors on relationship between entrepreneurial skills acquisition and self-employment in Nigeria. *This study thus aims at filling the gap in literature by investigating the moderating effect of psycho-social factors (self-motivation and social influence) on the relationship between entrepreneurial skills acquisition and self-employment in South-East, Nigeria.*

## LITERATURE REVIEW

Ekpe, Razak, Ismail and Abdullah (2015) study was an empirical study on skills acquisition and self-employment practice, with self-motivation as a moderating factor, in Malaysia. The study adopted a descriptive survey research design, using questionnaire as research instrument. The population of the study was Malaysian University graduates of Entrepreneurship for the past five years, selected using stratified random sampling from three universities in three zones of Malaysia

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Peninsula. Data from the study were analyzed using descriptive statistics (tables, frequencies and percentages) and hypotheses tested using multiple regression statistics. The study found a significant relationship between entrepreneurial skills acquisition and self-employment practice; though self-motivation was also significant in encouraging an individual to take up self-employment. The study concluded that there is need for development of entrepreneurial mindset on graduates to enable them take up self-employment. The study also recommended that Malaysian government and community leaders should draft appropriate strategies (e.g. counseling in schools) that will encourage and engender greater participation of the youths in self-employment practice.

Ekpe and Razak (2016) studied the effects of skills acquisition on enterprise creation among Malaysian Youths. A descriptive survey research design was applied in the study. Structured mail questionnaire was used as instrument of data collection. The population of study was entrepreneurship graduates who had received skills training on business start-up from selected public Universities in Malaysia. Simple random sampling was used on each institution to select the respondents. Data from the study was analyzed using descriptive statistics and hypotheses tested using hierarchical regression. The study found that skills acquisition had a significant relationship with enterprise creation. The study also revealed that self-motivation moderated the relationship between skill acquisition and enterprise creation. The study thus recommended that indoctrination is needed to support these graduates to ensure attitudinal change and ginger them towards having interest in enterprise creation.

Ekpe (2017) explored the relationship between skills acquisition, self-motivation, social influence and self-employment among Malaysian University graduates. Survey research design was utilized in the study. Questionnaire was the instrument of data collection. The population of the study was 600 degree graduates from faculty of Business and Entrepreneurship in Malaysian public Universities and graduated from year 2009 upwards. Stratified random sampling techniques were used to select the sample of 240 students used for the study. 221 copies of the questionnaire were returned, though only 121 copies were used for the analyses. Data from the study were analyzed using descriptive statistics, and hypotheses formulated were tested using correlation method. Findings of the study indicated that self-motivation, social influence and skill acquisition have a positive significant influence on self-employment amongst Malaysian Business and Entrepreneurship graduates. The study concluded that when necessary authorities and policy makers in Malaysia place emphases on ability to create value to the society; creativity and analytical thinking among those youths will be enhanced.

Georgescu and Herman (2020) investigated the impact of family background on students' entrepreneurial intentions in Romania. The study adopted a descriptive research design. The population of the study comprises selected Romanian high school and University students in their final year; which totals six hundred and seventeen (617). The instrument used in the study was questionnaire, which was distributed non-randomly to the respondents of the selected institutions. Data collected from the study were analyzed using descriptive statistics and the hypotheses formulated were tested using correlation; and a hierarchical analysis of multiple regression. The

study found that entrepreneurial family background of students influences their entrepreneurial intentions. Also from the study, other variables that influence entrepreneurial intentions of students are effectiveness of entrepreneurship education and entrepreneurial personality traits. More so, entrepreneurial family background negatively moderates the relationship between entrepreneurial intention and effectiveness of entrepreneurship education. The study concluded that young people will choose entrepreneurial career where emphasis is placed on both formal and informal entrepreneurial education.

### **Theoretical Analyses**

This study was undergirded on Human Capital Theory (HTC), Need for Achievement Theory (NAT) and Thomas Cochran Theory (TCT) of Entrepreneurship, as they provide a background for understanding and advancing this research. In Marshal's view, entrepreneurial skills acquisition can provide entrepreneurship knowledge for students to take up new business ventures. Also in Schumpeter's view entrepreneurial skills acquisition training acts as impetus for creating new ideas, improved techniques, new technologies and new products. In the same vein, Becker (1994) in his human capital theory emphasized that "social and economic returns of an individual were directly related to their education and training". Lending credence to this assertion, Aloulou (2016) proposed that entrepreneurship is a planned behavior. Entrepreneurial skills acquisition in schools exposes the undergraduates in basic entrepreneurial skills: technical skills, business skills and personal entrepreneurial skills. Becker (opcit) demonstrated that training and education go a long way at affording the participants social and economic returns through entrepreneurship. Shultz (as cited in Nwosu, 2019) emphasized the relevance of human capital theory to this study where he pointed out that "human capital development includes human capital investment in the future, more training leads to better skills acquisition, educational institutions play a significant role in development of human capital, and training enhances employability". In affirming this assertion, Bruce et al. (2013) stated that investment in human capital is based on knowledge and skills acquisition, which necessarily, as averred by Ikegwu (2014) leads to entrepreneurial activities. Need for achievement theory as espoused by McClelland (opcit) became relevant to this study given previous literature (Amadi, 2012; Ojo, 2009 & Shane, 2003) assertions that self- motivation can aid or hamper the relationship between skills acquisition and self employment. This according to Ekpe (2013) "is because a graduate who had received entrepreneurial skills acquisition may not venture into entrepreneurship practice if he/ she are risk averse characterized person, has a negative attitude to hard work; and misuses the acquired knowledge, talent and skills". The import of McClelland (opcit) is that when students are sufficiently motivated to have high need for achievement in life through entrepreneurial skills acquisition, there is greater tendency for them to set up their own businesses on graduation.

More so, the researcher observed that youth, especially in developing countries, look down on entrepreneurial activities and rush to paid employment. According to Amaikwu (2011), this poor perception of self- employment is instigated by social networks, friends, school mates, family, advisers and role models, hindering entrepreneurial skills acquisition from advancing to enterprise creation. Hence, inclusion of Thomas Cochran's theory of entrepreneurship as one of the pivots on which this study stands. These theories as elaborated in this study served as the tool for

organizing and synthesizing the inquiries into relationship between entrepreneurial skills acquisition and self-employment; and the mediating effect of psycho-social factors on the relationship.

## METHODOLOGY

A research design is the arrangement of conditions and analyses of data in a manner that aims to combine relevance to the research purpose with economy of procedure (Kothari & Garg, 2016). In fact, it is the architecture of the research; and directs collection, measurement and analyses of data. This study adopted a descriptive survey research design. The choice of design was necessary as there is need to study sample of the population for the purpose of drawing inference and generalization for the entire population. Obasi (as cited in Okafor, 2019) stated that “the use of survey is always adopted because it provides an important means of gathering information especially when the necessary data cannot be found in any statistical record in form of secondary data”. Also survey research design was deemed adequate for the study because similar academic works (Onuma, 2016; Ekpe et al., 2016 & Afolabi et al., 2017) were conducted using it. The researcher thus deemed descriptive survey research design most appropriate for this study. Population of the study was twenty two thousand, eight hundred and seventy six (22,876) serving National Youth Corp members in South-East, Nigeria (2019 Batch C/ 2020 Batch A Stream 1). With the use of Borg and Gall (1973) statistical formula, the sample size of 4412 was arrived at and used for the study.

### Test of Hypotheses

#### Summary of responses for questions addressed on research question one

Responses	Frequency (F)	Scale (Z)	FZ
Strongly Agree	1738	5	8690
Agree	2074	4	8296
Indifferent	286	3	858
Disagree	236	2	472
Strongly Disagree	66	1	66
<b>Total</b>	<b>4400</b>	<b>15</b>	<b>18,382</b>

Source: Field Survey (2020)

#### Summary of responses for questions addressed on research question two

Responses	Frequency (F)	Scale (Z)	FZ
Strongly Agree	1430	5	7150
Agree	1760	4	7040
Indifferent	341	3	1023
Disagree	649	2	1298
Strongly Disagree	220	1	220
<b>Total</b>	<b>4400</b>	<b>15</b>	<b>16,731</b>

Source: Field Survey (2020)

**Summary of responses for questions addressed on research question three**

<b>Responses</b>	<b>Frequency (F)</b>	<b>Scale (Z)</b>	<b>FZ</b>
Strongly Agree	1584	5	7920
Agree	2112	4	8448
Indifferent	314	3	942
Disagree	302	2	604
Strongly Disagree	88	1	88
<b>Total</b>	<b>4400</b>	<b>15</b>	<b>18,002</b>

Source: Field Survey (2020)

**Summary of responses for questions addressed on research question four**

<b>Responses</b>	<b>Frequency (F)</b>	<b>Scale (Z)</b>	<b>FZ</b>
Strongly Agree	1458	5	7290
Agree	2019	4	8076
Indifferent	484	3	1452
Disagree	357	2	714
Strongly Disagree	82	1	82
<b>Total</b>	<b>4400</b>	<b>15</b>	<b>17,614</b>

Source: Field Survey (2020)

**Summary of responses for questions addressed on research question five**

<b>Responses</b>	<b>Frequency (F)</b>	<b>Scale (Z)</b>	<b>FZ</b>
Strongly Agree	1711	5	8,555
Agree	1991	4	7,964
Indifferent	324	3	972
Disagree	275	2	550
Strongly Disagree	99	1	99
<b>Total</b>	<b>4400</b>	<b>15</b>	<b>18,140</b>

Source: Field Survey (2020)

**Least Squares**

Dependent Variable: ETY

Method: Least Squares

Date: 10/23/20 Time: 04:54

Sample: 2002 2551

Included observations: 4400

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	12.46997	0.877933	14.20377	0.0000
ETX1	0.388091	0.052076	7.452350	0.0000
ETX2	0.248059	0.040264	6.160827	0.0000
ETX3	0.230069	0.045570	5.048646	0.0000
ETX4	0.170896	0.047203	3.620467	0.0003
ETX5	0.313513	0.047318	6.625683	0.0000
R-squared	0.529249	Mean dependent var	33.63455	
Adjusted R-squared	0.524922	S.D. dependent var	3.576778	
S.E. of regression	2.465325	Akaike info criterion	4.653374	
Sum squared resid	3306.339	Schwarz criterion	4.700391	
Log likelihood	-1273.678	Hannan-Quinn criter.	4.671747	
F-statistic	122.3201	Durbin-Watson stat	1.545191	
Prob(F-statistic)	0.000000			

Source: Field Survey, 2020.

Adjusted R-square =0.525

F-statistic = 122.32

Durbin Watson stat=1.55

Source: E-view version 9

 $T_{tab} = t_{0.025, 4395} = 1.96$  $F_{tab} = F_{0.05, 4395} = 2.84$ 

The summary of each of the hypotheses tested is presented in the following order.

**Test of Hypotheses One**

The researcher had hypothesized as follows:

**HA<sub>1</sub>:** Possession of business skills has significant positive influences on self- employment in Nigeria.

The test conducted (see table 4.8) indicates that:

 $T_{cal} = 7.452350$  $T_{tab} = 1.96$

**Decision Rule:** Reject null hypotheses if the  $t_{cal}$  is greater than the  $t_{tab}$ .

**Decision:** Since the  $t_{cal}$  (7.452350) is greater than  $t_{tab}$  (1.96); we reject the null hypothesis and uphold the alternate hypothesis; which is that possession of business skills influences self employment in Nigeria.

### **Test of Hypotheses Two**

The researcher had hypothesized as follows:

**HA<sub>2</sub>:** Exposure to technical skills has significant positive effect on self employment in Nigeria.

The test conducted (see table 4.8) indicates that:

$$T_{cal} = 6.160827$$

$$T_{tab} = 1.96$$

**Decision Rule:** Reject null hypotheses if the  $t_{cal}$  is greater than the  $t_{tab}$ .

**Decision:** Since the  $t_{cal}$  (6.160827) is greater than  $t_{tab}$  (1.96); we reject the null hypothesis and uphold the alternate hypothesis; which is that possession of technical skills has significant positive effect on self employment in Nigeria.

### **Test of Hypotheses Three**

The researcher had hypothesized as follows:

**HA<sub>3</sub>:** Exposure to personal entrepreneurial skills has significant positive effect on self employment in Nigeria.

The test conducted (see table 4.8) indicates that:

$$T_{cal} = 5.048646$$

$$T_{tab} = 1.96$$

**Decision Rule:** Reject null hypotheses if the  $t_{cal}$  is greater than the  $t_{tab}$ .

**Decision:** Since the  $t_{cal}$  (5.048646) is greater than  $t_{tab}$  (1.96); we reject the null hypothesis and uphold the alternate hypothesis; which is that exposure to personal entrepreneurial skills has significant positive effect on self employment in Nigeria.

### **Test of Hypotheses Four**

The researcher had hypothesized as follows:

**HA<sub>4</sub>:** Self- motivation has significant positive effect on self employment in Nigeria.

The test conducted (see table 4.8) indicates that:

$$T_{cal} = 3.620467$$

$$T_{tab} = 1.96$$

**Decision Rule:** Reject null hypotheses if the  $t_{cal}$  is greater than the  $t_{tab}$ .

**Decision:** Since the  $t_{cal}$  (3.620467) is greater than  $t_{tab}$  (1.96); we reject the null hypothesis and uphold the alternate hypothesis; which is that Self- motivation has significant positive effect on self employment in Nigeria.

### **Test of Hypotheses Five**

The researcher had hypothesized as follows:

**HA<sub>5</sub>:** Social influence has significant positive effect on self employment in Nigeria.

The test conducted (see table 4.8) indicates that:



$$T_{cal} = 6.625683$$

$$T_{tab} = 1.96$$

**Decision Rule:** Reject null hypotheses if the  $t_{cal}$  is greater than the  $t_{tab}$ .

**Decision:** Since the  $t_{cal}$  (6.625683) is greater than  $t_{tab}$  (1.96); we reject the null hypothesis and uphold the alternate hypothesis; which is that Social influence has significant positive effect on self employment in Nigeria.

### Test for Joint Significance using Analyses of Variance (ANOVA)

In this section, we use f- test statistics to test for the effect of all the independent variables (PBS, ETS, PPE, SE & SI) on the dependent variable (SE) in other to draw conclusion on the study. Using the least square table (table 4.8), the f statistics is tatated as below.

$$F_{cal} = 122.32$$

$$F_{tab} = 2.84$$

**Decision Rule:** Reject if  $F_{cal}$  is greater than  $F_{tab}$ , otherwise accept.

**Decision:** From table 4.8, the calculated F- value ( $F_{cal}$ ) is  $122.32 >$  tabulated F- value ( $F_{tab}$ ), which is 2.84, so we reject the null and accept the alternate statement. The F-test affirmed that all the independent variables have significant positive influence on the dependent variable (self employment).

### Test for goodness of fit using Adjusted R-Square

In this section, the researcher tested the Goodness of fit of the variables used in the study. This is aimed at ascertaining how good the estimated regression fits the sample observation of X and Y. The square of the coefficient of determination is used to measure the explanatory power of the independent variable on the dependent variable. It denotes the percentage of variation in the dependent variable explained by the independent variable.

The result is as seen in table 4.8.

$$\text{Adjusted } R^2 = 0.525$$

**Decision Rule:** The higher the R-square, the greater the percentage of Y explained by the regression.

**Decision:** The result shows that the independent variables included in the model accounted for 52.5% variations in the dependent variable. The remain unexplained variation is taken care of by the error term represented in the model by the error term ( $e_t$ ).

### Test for autocorrelation using Durbin Watson test

In this section, the researcher investigated the presence of autocorrelation in the variables of the study. As one can see in table 4.8 Durbin Watson test was used for detecting autocorrelation in the variables used in the study.

$$\text{Durbin Watson calculated} = 1.545191$$

**Decision Rule:** If DW is close to 2, there is no autocorrelation

**Decision:** Since Durbin Watson (DW) calculated tends to two than zero, it means that there is absence of positive autocorrelation in the model.

## **SUMMARY OF FINDINGS**

The summary of these findings are as follows:

1. Possession of business management skills has significant positive effect on self-employment in Nigeria.
2. Exposure to technical skills has significant positive effect on self-employment in Nigeria.
3. Exposure to personal entrepreneurial skills has significant positive effect on self-employment in Nigeria.
4. Self motivation has significant positive effect on self employment in Nigeria.
5. Social influence has significant positive effect on self-employment in Nigeria.

## **CONCLUSION**

In this study, the researcher investigated the effect of entrepreneurial skills acquisition on self-employment in Nigeria. Given that the Nigerian government and relevant agencies have put in enormous effort on entrepreneurship training and development without positive result on the endemic problem of unemployment; the researcher took a leap at investigating the mediating effects of psycho-social factors on relationship between entrepreneurial skills acquisition and self-employment in Nigeria. The study revealed that the entrepreneurial skills variables: business skills, technical skills and personal entrepreneurial skills have significant positive effect on self-employment. The study also found that psycho-social factors (self-motivation and social influence) have significant positive effect on self-employment. The research thus concluded that entrepreneurial skills and its mediators (self-motivation and social influence) have significant positive influence on self-employment in Nigeria; as evidenced from survey conducted on serving Youth Corp Members in South-East, Nigeria. With adequate effort in motivating the students, and positive social influence enhanced, entrepreneurial skills acquisition will influence nascent entrepreneurship activities and stimulate the existing entrepreneurs to high performance.

## **Recommendations**

Based on the findings of the study and conclusion reached, the following recommendations were made:

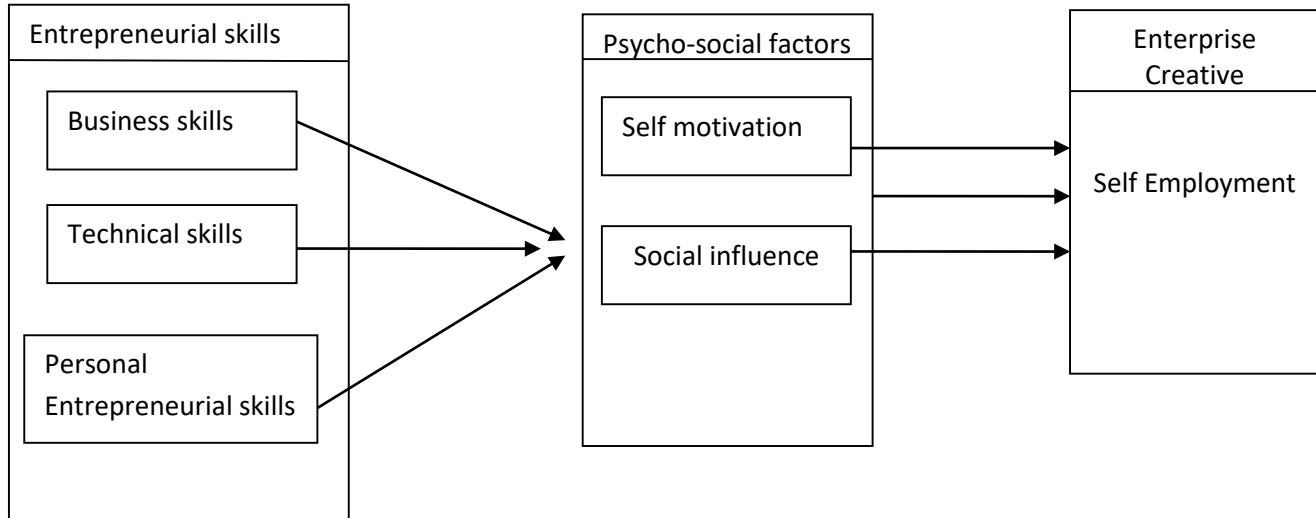
1. Business management skills need be inculcated on undergraduates before graduation.
2. Inclusion of intensive technical and vocational skills in academic curriculum of tertiary institutions in Nigeria.
3. Entrepreneurship training centres and tertiary institutions should emphasize personal entrepreneurial skills in their entrepreneurship training.
4. Motivational activities should be embarked on as skills contents of entrepreneurial skills training.
5. Institutions should adopt positive social change on students.

### **Suggestions for further Studies**

1. The instrument used in the research was purely closed ended questionnaire, future research using interview method, or a mix of questionnaire and interview will ensure that the respondents say more on the subject matter, thereby enriching the study. The suggested mixed method will ventilate qualitative and quantitative data from the respondents, enabling the future researcher to gain synergy of the combination in optimizing the result of the study.
2. The study examined the mediating effect of psycho- social factors on relationship between entrepreneurial skills acquisition and self- employment, future studies could look at other mediating variables e.g. entrepreneurship infrastructure and gender issues, on relationship between entrepreneurial skills acquisition and self employment.
3. Three components of entrepreneurial skills: business skills, technical skills, and personal entrepreneurial skills were identified in the study. Future studies may include other entrepreneurial skills variables in the framework.
4. The geographical scope of the study was South- East, Nigeria; other studies will enlarge the scope to embrace all the states in Nigeria for generalization of the findings to be enhanced. This is important because the researcher noticed that there was not a reasonable number of corps members from Northern Nigeria undergoing their National Youth Service in South- East, Nigeria; which one can understand may be as a result of insecurity in the country.
5. This study was conducted on graduates of tertiary institutions in Nigeria undertaking their National Youth Service in South- East, Nigeria. Other studies will incorporate graduates of technical colleges and other skills training institutes that have undergone entrepreneurial skills training.

### **Contributions of the Study to Knowledge**

1. This study adds to entrepreneurship literature by providing empirical proof that confirms earlier studies that entrepreneurial skills acquisition influences self employment in Nigeria.
2. The study also established that psycho- social factors (self motivation and social influence) affect self employment in Nigeria.
3. The study confirms the three Theories (Human Capital Theory, Need for Achievement Theory and Thomas Cochran Theory of Entrepreneurship) on which this study anchored on, as being relevant in explaining entrepreneurial behavior in Nigeria.
4. The model in figure 5.1 (Entrepreneurial Skills Acquisition and Self- employment model) makes bare the finding of the study, that strategic entrepreneurship curriculum aside from having entrepreneurial skills acquisition content, will incorporate activities on motivation and social influence to ensure that the skills learning process graduates to enterprise creation. The theoretical underpinning of the study as seen in the model is that there is a high propensity for entrepreneurial skills acquisition to lead to self- employment if psycho- social factors (self- motivation and social influence) are incorporated in the training activities, as seen in the model (figure 5.1). The model can be used to improve entrepreneurship training in the tertiary institutions and other training centres with the aim of ensuring enterprise creation after the training programme.

**Figure 5.1: Entrepreneurial Skills Acquisition and Self Employment Model**

Source: Researcher's Model 2020

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